

FILED 11 MAR 23 13:01 USDC-ORN

# Exhibit 13

True Copy

P.O. BOX 9068  
BRANDON FL 33509-9068

DENISE M COOK  
KENNETH L COOK  
300 NEWT GULCH RD  
WILDERVILLE OR 97543-9067



STAR011609741213

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, and telephone number <b>BENEFICIAL AND SUBSIDIARIES</b> <b>2700 SANDERS ROAD</b> <b>PROSPECT HEIGHTS IL 60070</b> <b>800-333-7023</b>		Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-0001  <b>2008</b>  Form 1098	<b>Mortgage Interest Statement</b>
RECIPIENT'S Federal identification no. <b>51-0266808</b>	PAYER'S social security number <b>541861543</b>	1 Mortgage interest received from payer(s)/borrower(s)* <b>\$ 15,086.00</b>		<b>Copy B For Payer</b>  The information in boxes 1, 2, 3, and 4 is important information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.
PAYER'S/BORROWER'S name <b>DENISE M COOK</b> <b>KENNETH L COOK</b>		2 Points paid on purchase of principal residence <b>\$</b>		
Street address (including apt. no.) <b>300 NEWT GULCH RD</b>		3 Refund of overpaid interest <b>\$</b>		
City, state, and ZIP code <b>WILDERVILLE OR 97543-9067</b>		4 Mortgage insurance premiums <b>\$</b>		
Account number (see instructions) <b>0018617474</b>		5		

Form 1098

(Keep for your records.)

Department of the Treasury - Internal Revenue Service

### Instructions for Payer/Borrower

**What's new.** See the instructions for box 4 for an additional interest deduction which may be available to you.

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction for mortgage interest and points. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C or E for how to report the mortgage interest. Also, for more information, see Pub. 938, Home Mortgage Interest Deduction, and Pub. 535, Business Expenses.

**Account Number.** May show an account or other unique number the lender has assigned to your distinguish your account.

**Box 1.** Shows the mortgage interest received by the interest recipient during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only

in certain circumstances. **Caution:** If you prepaid interest in 2007 that accrued in full by January 15, 2008, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2007 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8386, Mortgage Interest Credit. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

**Box 2.** Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in this box may also be deductible. See Pub. 938 or your Schedule A (Form 1040) instructions.

**Box 3. Do not deduct this amount.** It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other income" line of your 2004 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and "Recoveries" in Pub. 525, Taxable and Nontaxable Income.

**Box 4.** Shows mortgage insurance premiums which may qualify to be treated as deductible mortgage interest. See the Sch. A (Form 1040) instructions.

**Box 5.** The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from account.

# Exhibit 14

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United States - HSBC Mortgage Services

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## HSBC Mortgage Services

Offering a range of mortgage products and services to our customers.



## Welcome to Our Community

Good neighbors are there for one another. At HSBC Mortgage Services, we're proud to welcome you to our community. We know your home means the world to you and we're privileged to play a part in that relationship. If there's anything we can do for you, please let us know. That's what neighbors are for.

### 4 easy ways to make a payment!

Pay automatically with EZ Pay Plus at no charge. Enroll today by calling 1-800-333-7023

Pay online—it's fast, easy and there's no charge

Pay by phone call 1-800-333-7023, there may be a charge of \$15.00

Pay by mail—send to the address on your billing statement

### Fast, Simple, Secure

Access to your account is just seconds away.

[Register](#) today to review your account details, make payments, set up automatic payments, manage your account profile and more.

### Payment Difficulties?

Experiencing payment difficulties? You have [options](#) and HSBC wants to help.

[Contact Us](#)

**Customer Care**

**1-800-333-7023**

[More contacts...](#)

### Account Access

User ID

Password



[Forgot User ID?](#)

[Reset Password](#)

### Register

**First time user?**

[Register Today!](#)

### Log in to:

- ✦ [Access account information](#)
- ✦ [View payment transactions](#)
- ✦ [Make secure, online payments](#)
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- ✦ [Modify your profile](#)
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### Payment Difficulties?

We can help.

[Learn more.](#)

Have your monthly payment withdrawn automatically  
**NO FEE!**

[Click here to learn how to enroll](#) ▶



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# Exhibit 15

True Copy

Key Express Checking  
Statement

June 6, 2008



## KeyNotes (continued)

your statement dated July 2008, your statement will be converted to the new statement with Imaged Items (digital images of the front of your cancelled checks) and you will no longer receive your checks. This change to the statements applies to all deposit accounts and supersedes any agreement or understanding you may have with KeyBank to return your physical checks with your periodic statement. The Imaged Item(s) with Statement Charge will be \$3.00 per monthly statement period. Please note that this charge is \$0.50 less than the current Enclosed Item(s) with Statement Charge assessed to receive checks back.

If you would like to avoid being assessed the Imaged Item(s) with Statement Charge by having your checks and digital images held by KeyBank, contact KeyBank at the phone number on this statement for more information. If you have not been receiving your checks and digital images with your statement, KeyBank will continue to hold your checks and digital images without charge.

Please read and retain this information with all your Account opening Agreements and Disclosures.

When you do business at KeyBank, you can expect great service. To be sure we're delivering that service Key and Market Probe are conducting a phone survey in which you may be selected to participate. If contacted, you will not be asked to provide any personal or account information and your participation is optional. We hope you will let us know how we're doing because we value your feedback.

## Deposits

Date	Description	Amount
5-30	Customer Deposit	\$1,643.00
6-3	Direct Deposit, US Treasury 312 Soc Sec	1,001.00
6-3	Customer Deposit	50.00
Total		\$2,694.00

## Withdrawals

Date	Description	Amount
5-8	E-Check# 0000002548 Uhic 5840 Chkpaymt	\$3.71
5-12	E-Check# 0000002551 Echostar Communi Chkpaymt	78.97
5-12	E-Check# 0000002550 Citi Health Pmt Chkpaymt	35.00
5-16	Direct Withdrawal, Grants Pass Famigymbilling	43.50
5-19	E-Check# 0000002553 Pacific Power Chkpaymt	110.64
6-2	Direct Withdrawal, Grants Pass Famigymbilling	43.50
6-4	Direct Withdrawal, Hsbc Cl-Hms Tc Payment	1,642.74
6-5	Direct Withdrawal, AARP Health Carepremium	84.00
6-5	Direct Withdrawal, Allstate Ins CO Ins Prem	63.61
Total		\$2,105.67

Member FDIC  
Page 2 of 4000370572011713-03720  
5855

# Exhibit 16

## True Copy

Statement Date 12/31/2008



ACCOUNT SUMMARY			
SAVINGS	\$10.00	CERTIFICATES	\$0.00
CHECKING	\$5.78	HOME LOANS	\$0.00
MONEY MARKET	\$0.00	AUTO/OTHER LOANS	\$0.00

DENISE M COOK  
300 NEWT GULCH RD.  
WILDERVILLE OR 97543

*"It's All About You"*

\*\*\*THIS STATEMENT INCLUDES YEAR-END INFORMATION FOR TAX PURPOSES\*\*\*  
\*\*\*NOTICE TO IRA MEMBERS: YEAR-END BALANCE IS YOUR "FAIR MARKET VALUE"\*\*\*

#### S1 SHARE A/C - PRIMARY SHARE

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$10.00		\$0.00		\$0.00		\$10.00

Trans. Date	Eff. Date	Transaction Description	Additions	Subtractions	Balance
10/01		Previous Balance			\$10.00
12/31		Ending Balance			\$10.00

#### S14 SHARE A/C - BASIC ADVANTAGE

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$1,666.14		\$2,347.00		\$4,007.36		\$5.78

Trans. Date	Eff. Date	Transaction Description	Additions	Subtractions	Balance
12/01		Previous Balance			\$1,666.14
12/01	11/28	DEBIT PURCHASE		\$10.67	\$1,655.47
	11/28	ALBERTSONS SSS GRANTS PASS OR			
	11/28	833423710020 1 Nov 28 @ 1:13am			
12/01		HSBC CL-HMS/TC PAYMENT/081201		\$1,637.00	\$18.47
12/01		DEPOSIT TR#960	\$25.00		\$43.47
12/02		DEPOSIT TR#302	\$60.00		\$103.47
12/02		POS PURCHASE		\$64.45	\$39.02
		Wal-Mart Super Center GRANTS PASS			
		OR833710787463 18340010			
		Dec 2 @ 10:38am			
12/02		CHECK 1010		\$10.00	\$29.02
12/03	12/02	PAYMENT/TRANSFER DEBIT		\$16.99	\$12.03
	12/02	NFI*WWW.NETFLIX.COM/CC NETFLIX.COM			
	12/02	C833722000152 IN7300 Dec 2 @ 1:27am			
12/03		DEPOSIT TR#645	\$1,627.00		\$1,639.03
12/05		DEPOSIT TR#333	\$75.00		\$1,714.03
12/05		POS PURCHASE		\$57.39	\$1,656.64



# Exhibit 17

## True Copy



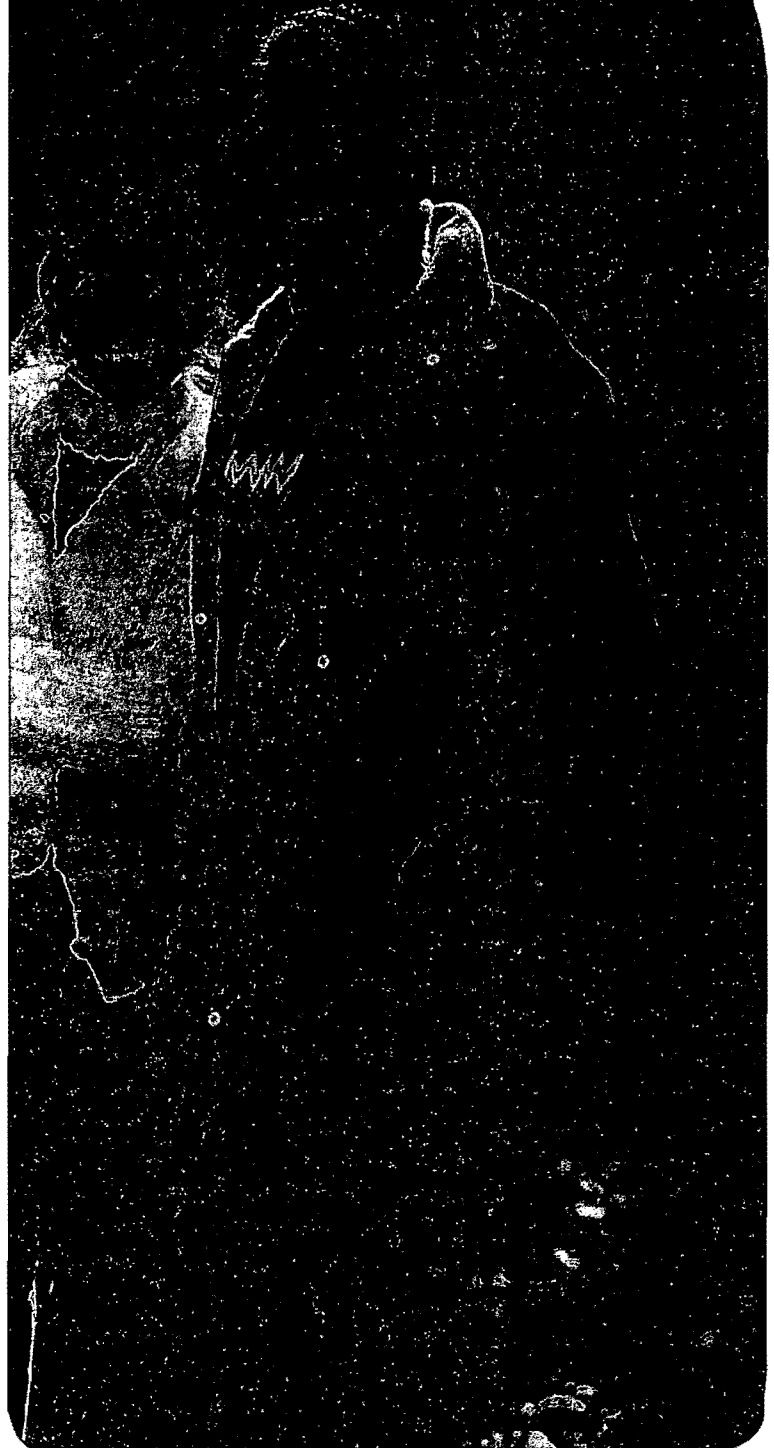
<u>Trans.</u>	<u>Eff.</u>	<u>Date</u>	<u>Transaction Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
		12/08	OR934228199086 055 Dec 8 @ 3:23am			
12/09	12/08		DEBIT PURCHASE		\$47.64	\$752.00
	12/08		SHELTON AUTO PARTS GRANTS PASS OR			
	12/08		934222206372 00737372 Dec 8 @ 4:43am			
12/09	12/08		DEBIT PURCHASE		\$10.16	\$741.84
	12/08		SHELTON AUTO PARTS GRANTS PASS OR			
	12/08		934226206372 00737372 Dec 8 @ 4:43am			
12/10	12/08		DEBIT PURCHASE		\$8.50	\$733.34
	12/08		DUTCH BROS-RINGUETTE GRANTS PASS OR			
	12/08		934324987180 14016539			
	12/08		Dec 8 @ 11:48pm			
12/11	12/10		DEBIT PURCHASE		\$18.47	\$714.87
	12/10		SHELTON AUTO PARTS GRANTS PASS OR			
	12/10		934525206372 00737372			
	12/10		Dec 10 @ 5:32am			
12/11			DEPOSIT TR#101	\$415.00		\$1,129.87
12/11			CHECK 1162		\$14.53	\$1,115.34
12/14	12/13		POS PURCHASE		\$88.42	\$1,026.92
	12/13		FRED MEYER GRANTS PASS OR			
	12/13		008294 KFM12608 Dec 13 @ 12:03pm			
12/14			DEPOSIT TR#741	\$168.98		\$1,195.90
12/14			POS PURCHASE		\$66.94	\$1,128.96
			WAL-MART #1834 GRANTS PASS OR			
			228760 24183401 Dec 14 @ 12:40pm			
12/15	12/14		DEBIT PURCHASE		\$61.31	\$1,067.65
	12/14		SHELTON AUTO PARTS GRANTS PASS OR			
	12/14		934927206372 00737372			
	12/14		Dec 14 @ 4:52am			
12/15			PAYMENT/TRANSFER DEBIT		\$15.00	\$1,052.65
			CLASSMATES.COM 206-301-5900 WA			
			934923000033 IN0400 Dec 15 @ 11:31am			
12/15			HSBC CL-HMS/TC PAYMENT/091214/PPD		\$915.00	\$137.65
12/15			POS PURCHASE		\$21.46	\$116.19
			RITE AID CORP. GRANTS PASS OR			
			934976756746 00535742			
			Dec 15 @ 1:56pm			
12/15			POS PURCHASE		\$32.62	\$83.57
			SAFEWAY STORE 0379 GRANTS PASS OR			
			882011 03790005 Dec 15 @ 11:15am			
12/16	12/15		DEBIT PURCHASE		\$5.60	\$77.97
	12/15		SHELTON AUTO PARTS GRANTS PASS OR			
	12/15		934924206372 00737372			
	12/15		Dec 15 @ 5:39am			
12/17	12/15		DEBIT PURCHASE		\$20.00	\$57.97
	12/15		ALBERTSONS SSS GRANTS PASS OR			
	12/15		935026710023 1 Dec 15 @ 11:17pm			

# Exhibit 18

True Copy

# Pay Right Rewards

A rate-reduction program  
that saves you money





***Congratulations on your new real estate loan and thank you for choosing Beneficial.***

Dear Beneficial Customer,

Thank you for your business. It's our pleasure to welcome you as a new real estate customer. Our experienced team is committed to helping you understand your loan and providing timely assistance whenever you have questions.

That's one of the reasons we put together the **Real Estate Loan Information Kit**. You'll find important information and explanations that can help you understand some of the key details of your loan. Included are three brochures:

**A Guide to Your Billing Statement.** This provides an illustration of a sample billing statement with a brief explanation of each section. Please note that your statement may look slightly different depending on your type of loan.

**Pay Right Rewards.** This brochure explains how you can lower your payments and save on interest with Pay Right Rewards. Please pay special attention to the section "Your loan type and Pay Right Rewards" to see if Pay Right Rewards is an option for the real estate loan you've selected.

**Frequently Asked Questions.** You'll find answers to common questions concerning payments, revolving credit line products, and our E-Z Pay Plus automatic payment plan.

Please read through these brochures carefully. If you have any questions, don't hesitate to contact our Customer Service team at 1-800-547-8776. Customer Service representatives are available Monday – Friday, from 8 a.m. – 8 p.m. Eastern Time. We'll be glad to help you out.

Or if you prefer, feel free to call or stop in your local Beneficial branch with your questions. No appointment is necessary.

Once again, thank you for choosing Beneficial. We appreciate your business.

Sincerely,

Branch Manager, Beneficial



# Exhibit 19

## True Copy

### AFFIDAVIT OF KENNETH COOK

I, Kenneth Cook, solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of below are true and correct:

1. Crier representing 300 Newt Gulch property at Josephine County Courthouse on December 2, 2010 at 11:10am refused to identify himself. I also notified him that a suit/complaint had been filed against Beneficial.
2. Defendants claim that crier announced postponement of sale to January 5, 2011 at 11:00 a.m. on December 17, 2010 at the Josephine County Courthouse. (dkt #34-4, pg 2)
3. I, Kenneth Cook, was present at Josephine County Courthouse from 10:00 a.m. until noon on December 17, 2010.
4. I inquired of all the criers if they had anything for 300 Newt Gulch property.
5. No crier that came through admitted or announced or in any other way indicated they were postponing or any other action related to the 300 Newt Gulch Property.

I solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of the foregoing are true.

3-23-2011

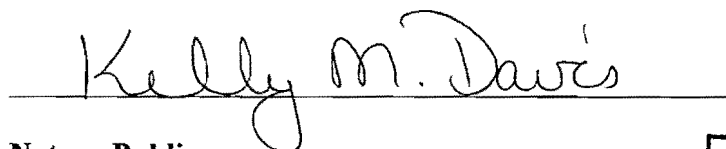
Date



Kenneth Cook

SWORN TO and subscribed before me, this

23<sup>rd</sup> day of March, 2011



Notary Public

My commission expires on:

May 20, 2014



# Exhibit 20

## True Copy



## SHAPIROATTORNEYS.COM

ATTORNEYS AT LAW

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The Shapiro Attorneys Network of law firms concentrates its practices in the representation of lenders and servicers in the mortgage banking industry. Our attorneys provide the most comprehensive and highest quality legal services available in a timely and cost-effective manner. They handle foreclosures of residential, single-family homes, manufactured housing, cooperatives, and timeshare intervals. In addition, they provide creditor representation in consumer and Chapter 11 bankruptcies and the replevin of chattel mortgages as well as litigation with contested matters, evictions, and closing services.

#### Select Law Office:

Shapiro & Sutherland, LLC

#### Law Offices by Servicing State:

Oregon - Shapiro & Sutherland, LLC

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## Search

### BUSINESS & PROFESSIONAL LICENSES

#### License Details

##### License Information:

**Entity Name:** SHAPIRO & SUTHERLAND, LLC

**Firm Name:** SHAPIRO & SUTHERLAND, LLC

**License Type:** Washington State Business

##### Entity Type:

**UBI:** 602512107 Business ID:001 Location ID:0001

**Status:** To check the status of this company, go to [Secretary of State](#).

##### **Location Address:**

12500 SE 2ND CIR STE 120  
VANCOUVER, WA, 98684

##### **Mailing Address:**

12500 SE 2ND CIR STE 120  
VANCOUVER, WA, 98684

##### Governing People:

GERALD M SHAPIRO

##### Registered Trade Names:

SHAPIRO & SUTHERLAND, LLC

Information Current as of 03/22/2011 5:31AM Pacific Time

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### Shapiro Home Page

The Shapiro Attorneys Network of law firms concentrates its practices in the representation of lenders and servicers in the mortgage banking industry. Our attorneys provide the most comprehensive and highest quality legal services available in a timely and cost-effective manner. They handle foreclosures of residential, single-family homes, manufactured housing, cooperatives, and timeshare intervals. In addition, they provide creditor representation in consumer and Chapter 11 bankruptcies and the replevin of chattel mortgages as well as litigation with contested matters, evictions, and closing services.

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Tuesday, March 22, 2011

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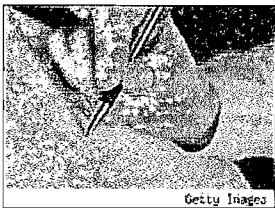
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## Foreclosure Fraud in Maryland: Banks' Lawyers Accused of Forging 1,000+ Deeds

By ABIGAIL FIELD Posted 1:30 PM 03/09/11 [Columns](#), [Real Estate](#)  
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As if the country needed more proof of the outlaw behaviors of banks and their agents, *The Baltimore Sun's* Jamie Smith Hopkins reports that 1,000 or more Maryland deeds are likely forgeries, created by a foreclosure mill. A former notary from law firm Shapiro & Burson filed an affidavit with law enforcement and regulators charging that the attorneys' signatures on the deeds and other important documents were forgeries signed at the express direction of management. The affidavit attached sample signatures.

If the forgery claims are true -- and that's not much of an "if" -- the false deeds cloud the properties' titles, creating a nightmare for the innocent people who bought the homes after they were foreclosed upon.

This isn't the first time this has come up in Maryland: Last year, two other law firms in the state, Bierman Giesing & Ward and Covahey Boozer Devan and Dore, admitted that they had forged signatures on foreclosure documents in a similar manner. And Baltimore firm Friedman & MacFayden is being investigated for similar allegations, the *Sun* reports. At this rate, the title issues in Maryland could prove to be as tragic in scope as those in Florida.

### A Nationwide Fraud Problem

But it's not just a Maryland issue. Evidence of the same illegal practices has surfaced in Pennsylvania. Given the speed-over-substance approach applied nationally to foreclosures, and the volume of foreclosures processed by foreclosure mills, surely the problem extends across the country, and the fraud will likely be found to have been going on for at least the last few years. So we're bound to see a storm front of clouded titles develop and spread across the land, above and beyond the title issues caused by MERS.

Both problems are a direct consequence of cost-cutting efforts at big, supposedly massively profitable banks. That's both tragic and ironic, given that America's previously-rock solid private property rights system underpinned our prosperity -- the prosperity that allowed the big banks to grow in the first place.

Confusingly, the government is reportedly nearly ready to allow the big banks to pay big dividends again. This is a terrible idea. Before a dime goes to shareholders, the state and U.S. attorneys general, federal regulators, and others working to settle the mortgage mess need to cordon off enough cash to pay for all the damage the banks' cut-rate policies and illegal practices have created. The government didn't hesitate to raise a similar concern about BP's assets in the wake of the Gulf of Mexico oil spill. But we know from the State of the Union speech that Big Oil isn't particularly popular in Washington, D.C., at the moment. Is Big Finance really so beloved that the government will let these companies distribute assets that surely will be needed to repair the damage their actions caused?

To put it another way: How can "stress tests" show the banks are sound enough to pay dividends when the costs of hiring the employees necessary to carry out even the most minimal settlement the government and regulators could accept would be massive, the potential bill from mortgage mess litigation continues to grow, and any penalty associated with a settlement has the potential to be "material" according to the banks themselves? Whether or not the banks are allowed to start paying dividends is going to be a big tell about how forcefully the government plans to bring the banks to heel. Another big tell will be whether criminal indictment come soon: The blog FireDogLake shows how easy such indictments would be to bring. Tagged: Foreclosures, foreclosure fraud, foreclosure crisis, foreclosure mills, mortgage fraud, deeds, forgery, forged deeds, maryland, florida, florida

### Search Millions of Home Listings

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PG 5

**AFFIDAVIT OF JOSE PORTILLO**

I, Jose Portillo, solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of the foregoing paper are true.

- 1) I am over the age of 18 and am qualified to provide the testimony herein.
- 2) I am a resident of Fairfax Virginia.
- 3) I was a paralegal in the Post Sale department at the Fairfax, Virginia office of the Law Firm of Shapiro and Burson, LLP located 13135 Lee Jackson Highway, Suite 201 Fairfax, Virginia 22033) where John S. Burson is the managing partner, from approximately April 30, 2008 until February 9, 2011.
- 4) My supervisor was Gloria Faria and Leanna Kennebeck.
- 5) In my capacity as a Paralegal, I was responsible for post auction sale processing of foreclosed properties including at one point tracking properties through the ratification procedure in the local circuit courts of Maryland and with my last task as an employee preparing Trustee's Deeds, processing and recording of these deeds in all Maryland counties transferring the foreclosed property back to the purchasing lender.
- 6) The Trustee's Deeds I prepared were to be executed by a lawyer in the firm who was to sign each deed as trustee transferring the foreclosed property back to the lender who purchased the property at auction.
- 7) I was also a Notary in the office and notarized some of the above referenced deeds.
- 8) I personally prepared and witnessed the preparation of deeds by other paralegals in the post sale department of Shapiro and Burson, LLP. I and other paralegals were directed to prepare these deeds with a signature line for William M. Savage, an attorney with the law firm of Shapiro and Burson, LLP.

- 9) The signature line for William M. Savage was included on each deed in his capacity as trustee transferring the property back to the lender after the foreclosure auction and ratification of sale.
- 10) I and the other paralegals in the department were instructed by Mr. Savage and Gloria Faria to prepare these deeds and place them in his office or adjoining room for review and signature at a later time.
- 11) I was told on more than one occasion by Mr. Savage that another attorney other than Mr. Savage would be coming in to review and sign Mr. Savage's name to each deed even though the deed represented that Mr. Savage was the signer.
- 12) I personally witnessed on more than one occasion an attorney by the name of Matthew McDowell who also works for the U.S Patent and Trademark Office, come in and review and sign William Savage's name to the deeds referenced above.
- 13) In my estimation approximately 70% to 75% of the deeds I and others prepared in my department were signed by Matthew McDowell using William Savage's name. Consisting of over one thousand deeds prepared by the entire department and later recorded.
- 14) Attached hereto as Exhibits #1, #2, #3 and #4, are several deeds which purport to be the signature of William M. Savage but in fact are the signature of Matthew McDowell.
- 15) Attached hereto as Exhibits A, B and C, are several deeds which reflect the true signature of William M. Savage.

- 16) After Mr. McDowell signed Mr. Savage's name on these deeds they were then returned to me and others in the office without Mr. Savage ever having examined the deed in question. At this time we were instructed to notarize the deeds.
- 17) The names of other notaries who were instructed in the same manner consist of: Sharon L. Huddleston (VA #263534), Maureen E. Bravo (VA #129034), Venetta A. Martin (VA #356730), Lisa M. Handy (VA #7332090), Dwight M. Taylor (VA #7332078), Nancy M. Dinnin (VA #7229644) and Drew W. Ernest (VA #7332086).
- 18) These deeds were then recorded in all Maryland Counties transferring the foreclosed property back to the purchasing lender comprising more than a thousand instruments.
- 19) A good number of trustee's deeds were sent to settlement attorneys performing the closing to record the instrument following the re-purchase of the property. A good number of said deeds were also signed by Matt McDowell.
- 20) In October of 2010 or around such time, the firm did change their policy to require each attorney to review and personally sign each deed prepared with their signature line. No reason was given for this policy change but the timeframe fell within the period the "robo-signing" controversy with lenders became public.
- 21) In addition to the deeds signed by Mr. McDowell, he also signed William Savage's name on accompanying Affidavits accompanying the deed at the time of recordation.
- 22) The aforesaid affidavits consisting of: Affidavit of Consideration with Attorney's Certificate, Affidavit of Non-Military Status, and Affidavit as to Total Payment.
- 23) I also on several occasions witnessed my supervisor, Gloria Faria signing John Burson's signature on affidavits and trustee's deeds. She would laugh it off and say to me "Mr. Burson has given me carte-blanche."

24) The deeds were recorded through out the state of Maryland in all twenty four counties.

25) The deed conveyed the title back to the many Lenders the firm represented, this practice was not limited to just one lender rather it applied to all.

I solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of the foregoing paper are true.

3/1/2011  
DATE

  
JOSE PORTILLO